

Information to identify the case:

Debtor 1	<u>Elvira K. Palmer</u>	Social Security number or ITIN	xxx-xx-6590
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-24100-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elvira K. Palmer

10/25/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elvira K. Palmer
 Debtor

Case No. 19-24100-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 42

Date Rcvd: Oct 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2019.

db +Elvira K. Palmer, 28 Glasgow Road, Westampton, NJ 08060-2359
 cr +Santander Consumer USA Inc., 2860 Patton Rd., Roseville, MN 55113-1100
 518362716 #+Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 518362718 +Ambassador Pool Distributors, 1030 Turnpike Street, Canton, MA 02021-2829
 518362719 Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
 518362721 +Celnar, PO Box 77404, Ewing, NJ 08628-6404
 518362722 +Children's Hospital of Philadelphia, Hospital Billing- CHOP, PO Box 787802, Philadelphia, PA 19178-7802
 518362723 +Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461
 518362727 Fante's Plumbing Heating and Air, 32 Charleston Road, Willingboro, NJ 08046
 518362728 +First Credit, Inc., PO Box 630838, Cincinnati, OH 45263-0838
 518362729 +Hampton Hospital, 650 Rancocas Road, Westampton, NJ 08060-5613
 518362730 Harris & Harris LTD, 11 West Jackson Blvd., Suite 400, Chicago, IL 60604
 518362731 +James A. Palmer, 28 Glasgow Road, Westampton, NJ 08060-2359
 518362733 +Lab Corp, PO Box 2240, Burlington, NC 27216-2240
 518362734 Larchmont Medical Imaging, 1925 Route 38 West, Hainesport, NJ 08036
 518362735 +Legacy Treatment Services, 1289 Route 38 West, Suite 203, Hainesport, NJ 08036-2730
 518362736 Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
 518362738 +Minuteclinic Diagnostic of New Jersey, Attn: #8442R, PO Box 14000, Belfast, ME 04915-4033
 518362739 +Penn Credit, 2800 Commerce Dr, Harrisburg, PA 17110-9307
 518362740 +QAR, PO Box 239, Gibbsboro, NJ 08026-0239
 518362741 Quest Diagnostic, PO Box 740775, Cincinnati, OH 45274-0775
 518362742 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Wall, NJ 07719-9020
 518362744 +Santander Bank, PO Box 841002, Boston, MA 02284-1002
 518362746 +South Jersey Emergency Physicians, PO Box 416052, Boston, MA 02241-6052
 518362747 +St. Francis Medical Center, 601 Hamilton Avenue, Trenton, NJ 08629-1915
 518362748 +TD Bank/Target Credit Card, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Oct 26 2019 01:19:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 26 2019 01:19:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518362717 +EDI: GMACFS.COM Oct 26 2019 04:38:00 Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
 518362720 +EDI: BASSASSOC.COM Oct 26 2019 04:38:00 Bass & Associates, 3936 E. Fort Lowell Road, Suite 200, Tucson, AZ 85712-1083
 518371585 +EDI: AISACG.COM Oct 26 2019 04:38:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518362724 +E-mail/PDF: creditonebknofications@resurgent.com Oct 26 2019 01:34:11 Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
 518362726 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Oct 26 2019 01:33:31 Exeter Finance Corp, PO Box 204480, Dallas, TX 75320-4480
 518367516 +EDI: AISACG.COM Oct 26 2019 04:38:00 Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518362732 EDI: JEFFERSONCAP.COM Oct 26 2019 04:38:00 Jefferson Capital Systems, PO Box 772813, Chicago, IL 60677-2813
 518362737 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 26 2019 01:34:18 LVNV Funding, LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
 518362743 +E-mail/Text: Supportservices@receivablesperformance.com Oct 26 2019 01:20:08 RPM, 20816 44th Avenue West, Lynnwood, WA 98036-7799
 518362745 +E-mail/Text: jennifer.chacon@spservicing.com Oct 26 2019 01:20:21 Select Portfolio Services, PO Box 65250, Salt Lake City, UT 84165-0250
 518363085 +EDI: RMSC.COM Oct 26 2019 04:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518362749 +E-mail/Text: bankruptcydepartment@tsico.com Oct 26 2019 01:20:06 Transword Systems, Inc, PO Box 15273, Wilmington, DE 19850-5273
 518362750 +E-mail/Text: bankruptcydepartment@tsico.com Oct 26 2019 01:20:07 Transworld System, 507 Prudential Road, Horsham, PA 19044-2308
 518362751 +E-mail/Text: EBankruptcy@UCFS.NET Oct 26 2019 01:20:24 United Consumer Financial Services, 865 Bassett Road, Westlake, OH 44145-1194

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518362725 ##+Exceptional Medical Transport, 301 Allied Parkway, West Berlin, NJ 08091-2600

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 42

Date Rcvd: Oct 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com
Kevin E. Aberant on behalf of Debtor Elvira K. Palmer aberant@tesalaw.com,
granger@tesalaw.com;aberant@tesalaw.com
Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2019-3, U.S. Bank National
Association, as Indenture Trustee rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5